

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON

CHRISTOPHER C. JOHNSON
Plaintiff,
v.
CAPITAL ONE USA, N.A.
Defendant

CASE NO. 3:23-cv-05663-BHS
Complaint for a civil case
Jury Trial: Yes No

INTRODUCTION

1. This is a civil action for actual, statutory damages and cost brought by Christopher C. Johnson, (“Plaintiff”) an individual consumer, against defendant, Capital One USA, NA. (“Capital One”) for violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter “FCRA”).

BASIS OF JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. § 1681p and 28 U. S. C § 1331. Venue is proper in this judicial district pursuant to 28 U.S.C. 1391(b)(1) and 28 U.S.C. § 1391(b)(2) because a substantial part of the events, omissions, or conduct giving rise to Plaintiff claim

1 occurred in this judicial district. Defendant Capital One USA, NA transact business in Puyallup,
2 WA, Pierce County, Washington.

3
4 3. The Court has supplemental jurisdiction of any state law claims pursuant to 28 U.S.C.
5 §1337.

6
7
8 **PARTIES**
9

10 4. Plaintiff, Christopher C. Johnson is a natural person and consumer as defined by 15
11 U.S.C. § 1681a(c), residing Puyallup, WA.

12
13 5. Upon information and belief, Defendant Capital one is a “person” defined by 15
14 U.S.C. § 1681a(b).

15
16 6. Capital One USA, NA is a foreign company doing business at all relevant times in the
17 State of Washington that may be served with process by serving its corporate address for service
18 of process at 1680 Capital One Drive, Mclean, VA 22102-3407 which service is hereby
19 requested.

20
21
22 **FACTUAL ALLEGATIONS**
23
24

1 7. On around February 2023, the plaintiff checked his credit report and observed
2 inaccurate and incomplete information for Capital One accounts, 517805xxxxxx,
3 480213xxxxxxxxxx, and 517805xxxxxxxxxx reporting on his Experian report.

4

5 8. Plaintiff made disputes for inaccurate/incomplete payment history/balance history for
6 the accounts mentioned above thorough the consumer reporting agency Experian.

7

8 9. Experian then forwarded the dispute and all relevant information to Defendant Capital
9 One.

10

11 10. The results came back verified on 3/3/2023 Experian report#1189-4699-13 and the
12 information remains blatantly inaccurate and incomplete. See Exhibit A for 517805xxxxxx,
13 Exhibit B for 480213xxxxxxxxxx, and Exhibit C for 517805xxxxxxxxxx.

14

15 11. Upon information and belief, Capital One did not conduct a reasonable investigation
16 under the Fair Credit Reporting Act after receiving disputes from the Plaintiff through the
17 consumer reporting agency Experian.

18

19 12. Capital One verified inaccurate and incomplete information as being correct with the
20 Consumer reporting agency Experian without conducting no investigation because disputed
21 items remained blatantly inaccurate and incomplete.

22

23 13. Capital One actions were willful because Plaintiff has disputed the same account
24 information through other Consumer reporting agencies multiple times and Capital One has

1 repeatedly continued to fail to correctly modify, block or delete the accounts mentioned as
2 required under the Fair Credit Reporting Act.

3
4

5 ***Plaintiffs' Actual damages as a result of Capital One NA Actions***

6

7 14. As a result, Plaintiffs creditworthiness is negatively impacted because the credit
8 reporting from Capital One is materially misleading and is being interpreted incorrectly.

9

10 15. The inaccurate, incomplete, misleading reporting from Capital One has forced the
11 Plaintiff to deal with emotional distress, fear, sleeplessness, anxiety, and loss of time.

12

13 16. Plaintiff's credit report was disseminated multiple times, resulting in Plaintiff being
14 denied credit by USAA Bank on or about 6/21/2023.

15

16

17 **COUNT 1 VIOLATION OF THE FAIR CREDIT REPORTING ACT**

18

15 U.S.C § 1681s-2(b)(1)(A) DEFENDANT CAPITAL ONE

19

20 17. All preceding paragraphs are realleged.

21

22 18. Furnishers of credit information have a duty under the Fair Credit Reporting Act to
23 investigate disputes sent to them through a consumer reporting agency from a consumer
24 regarding the completeness and accuracy of an account.

1
2 19. Furnishers must conduct an investigation with respect to the disputed information
3 pursuant to 15 U.S.C § 1681s-2(b)(1)(A).
4

5 20. Capital One repeatedly has failed to conduct an investigation of the Plaintiffs
6 disputes. Capital One knew or should have known that they were furnishing incomplete,
7 inaccurate, Payment/balance history information because they received various disputes bringing
8 attention to this inaccurate and incomplete information.
9

10 21. After conducting no investigation or failing to conduct a reasonable investigation,
11 Capital Ones actions violated 15 U.S.C § 1681s-2(b)(1)(A) and renders Capital One liable for
12 actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Capital Ones negligent
13 actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.
14

15 **COUNT II VIOLATION OF THE FAIR CREDIT REPORTING ACT**

16 **15 U.S.C § 1681s-2(b)(1)(B) DEFENDANT CAPITAL ONE**

17
18 22. All preceding paragraphs are realleged.
19

20 23. Furnishers of credit information have a duty under the Fair Credit Reporting Act to
21 investigate disputes sent to them through a consumer reporting agency from a consumer
22 regarding the completeness and accuracy of an account.
23
24

1 24. Furnishers must review all relevant information provided by the consumer reporting
2 agency pursuant to 15 U.S.C § 1681s-2(b)(1)(B).

3

4 25. Capital One has failed to review all relevant information provided by the consumer
5 reporting agency resulting in continued inaccurate and incomplete reporting to the plaintiff's
6 consumer report.

7

8 26. Capital Ones actions violated 15 U.S.C § 1681s-2(b)(1)(B) and renders Capital One
9 liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Capital Ones
10 negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

11

12

13 **COUNT III VIOLATION OF THE FAIR CREDIT REPORTING ACT**

14 **15 U.S.C § 1681s-2(b)(1)(C) DEFENDANT CAPITAL ONE**

15

16 27. All preceding paragraphs are realleged

17

18 28. Furnishers of credit information have a duty under the Fair Credit Reporting Act to
19 investigate disputes sent to them through a consumer reporting agency from a consumer
20 regarding the completeness and accuracy of an account.

21

22 29. Furnishers must report the results of the investigation to the consumer reporting
23 agency pursuant to 15 U.S.C § 1681s-2(b)(1)(C).

1 30. Capital One has failed to report results to the consumer reporting agency because
2 inaccurate and incomplete items disputed by the Plaintiff remain unchanged. Capital One
3 continues to report misleading dispute statuses of “account previously in dispute-investigation
4 complete.”

5

6 31. Capital One either conducted no investigation or an unreasonable investigation
7 because disputed items remain inaccurate and incomplete therefore would be unable to report
8 results of an investigation they did not conduct or complete to the consumer reporting agencies.

9

10 32. Capital Ones actions violated 15 U.S.C § 1681s-2(b)(1)(C) and renders Capital One
11 liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Capital Ones
12 negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

13

14 **COUNT IV VIOLATION OF THE FAIR CREDIT REPORTING ACT**

15 **15 U.S.C § 1681s-2(b)(1)(D) DEFENDANT CAPITAL ONE**

16

17 33. All preceding paragraphs are realleged

18

19 34. Furnishers of credit information have a duty under the Fair Credit Reporting Act to
20 investigate disputes sent to them through a consumer reporting agency from a consumer
21 regarding the completeness and accuracy of an account.

22

23 35. Furnishers must report results of an investigation to all Consumer reporting agencies
24 to which they furnished the information and that compile and maintain files on the Plaintiff on a

1 nationwide basis if the investigation finds the information is incomplete or inaccurate pursuant to
2 15 U.S.C § 1681s-2(b)(1)(D).

3
4 36. Capital One failed to conduct an investigation or a reasonable investigation therefore
5 did not report the results of inaccurate and incomplete information it furnished to all consumer
6 reporting agencies pursuant to 15 U.S.C § 1681s-2(b)(1)(D).

7
8 37. Capital Ones actions violated 15 U.S.C § 1681s-2(b)(1)(D) and renders Capital One
9 liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Capital Ones
10 negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

11
12
13 **COUNT V VIOLATION OF THE FAIR CREDIT REPORTING ACT**

14 **15 U.S.C § 1681s-2(b)(1)(E) DEFENDANT CAPITAL ONE**

15
16 38. All preceding paragraphs are realleged.

17
18 39. Furnishers of credit information have a duty under the Fair Credit Reporting Act to
19 investigate disputes sent to them through a consumer reporting agency from a consumer
20 regarding the completeness and accuracy of an account.

21
22 40. Pursuant to 15 U.S.C § 1681s-2(b)(1)(E), if an item of information disputed by a
23 consumer is found to be inaccurate, incomplete or cannot be verified after any reinvestigation,
24 for purposes of reporting to a consumer reporting agency only, as appropriate, based on the

1 results of the reinvestigation promptly modify the information, delete the information, or
2 permanently block the reporting of that item of information.

3

4 41. Capital One failed to conduct an investigation or conducted an unreasonable
5 investigation resulting in Capital Ones verification of inaccurate and incomplete disputed items
6 on the Plaintiffs consumer report.

7

8 42. Capital One willful actions resulted in the failure to either correctly modify the items
9 of information disputed, delete disputes items, or permanently block the reporting of the items of
10 information disputed.

11

12 43. Capital Ones actions violated 15 U.S.C § 1681s-2(b)(1)(E) and renders Capital One
13 liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Capital Ones
14 negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

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16

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20

JURY DEMAND AND PRAYER FOR RELIEF

21

22 Wherefore, Plaintiff Christopher C. Johnson, respectfully demands a jury trial and
23 request that judgment be entered in favor or the Plaintiff against the Defendants for:

24

1 Actual statutory, and punitive damages cost and fees pursuant to 15 U.S.C § 1681n and
2 15 U.S.C § 1681o.

3

4

5 **CERTIFICATION AND CLOSING**

6

7 Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my
8 knowledge, information, and belief that this complaint: (1) is not being presented for an improper
9 purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation;
10 (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or
11 reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so
12 identified, will likely have evidentiary support after a reasonable opportunity for further
13 investigation or discovery; and (4) the complaint otherwise complies with the requirements of
14 Rule 11.

15 I agree to provide the Clerk's Office with any changes to my address where case-related
16 papers may be served. I understand that my failure to keep a current address on file with the
17 Clerk's Office may result in the dismissal of my case.

18 
19 Christopher C. Johnson
20 5613 121st Street Court E #1
21 Puyallup, WA
22 206-331-2202
23 Cejay80@gmail.com
24

7-23-2023

Address

PO BOX 31293,
SALT LAKE CITY UT 84131*Exhibit A***Comment****Current:**

Account previously in dispute - investigation complete, reported by
data furnisher

Account closed at credit grantor's request.

*BEFor***Previous:**

Account previously in dispute - investigation complete, reported by
data furnisher

Dec 2022 to Jan 2023, Jan 2022 to Oct 2022

**Reinvestigation Info**

This item was updated from our processing of your dispute in Feb
2023.

**Before your dispute****Account Info**

Account Name	CAPITAL ONE	Balance	\$1,265
Account Number	517805XXXXXXXXXXXX	Balance Updated	01/22/2023
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/07/2020	Original Balance	\$500
Status	Account charged off. \$1,265 written off. \$1,265 past due as of Jan 2023.	Highest Balance Terms	\$1,265
Status Updated	11/2022	On Record Until	Feb 2029

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	—	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	30	60	90	120	150	CO	CO

2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓ Current / Terms met	30	Past due 30 days										
60	Past due 60 days	90	Past due 90 days										
120	Past due 120 days	150	Past due 150 days										
CO	Charge off												

Payment history guide

Charge Off as of Jan 2023, Dec 2022, Nov 2022

150 days past due as of Oct 2022

120 days past due as of Sep 2022

90 days past due as of Aug 2022

60 days past due as of Jul 2022

30 days past due as of Jun 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$1,265	\$0	\$0 on 4/13/2022
Oct 2022	\$1,236	\$41	\$0 on 4/13/2022
Sep 2022	\$1,206	\$38	\$0 on 4/13/2022
Aug 2022	\$1,180	\$38	\$0 on 4/13/2022
Jul 2022	\$1,153	\$75	\$0 on 4/13/2022
Jun 2022	\$1,089	\$72	\$0 on 4/13/2022
May 2022	\$1,027	\$57	\$0 on 4/13/2022
Apr 2022	\$981	\$25	\$0 on 4/13/2022
Mar 2022	\$545	\$41	\$0 on 2/7/2022
Feb 2022	\$485	\$25	\$0 on 2/7/2022
Jan 2022	\$256	\$0	\$0 on 12/30/2021
Nov 2021	\$477	\$25	\$0 on 11/15/2021
Oct 2021	\$464	\$25	\$0 on 10/18/2021
Sep 2021	\$459	\$25	\$0 on 9/16/2021

where
IS
DEC?

2021 →

Incomplete

Ex accurate
Paid
But
Reported?
\$0??

Date	Balance	Scheduled Payment	Paid
Aug 2021	\$506	\$25	\$0 on 8/9/2021
Jul 2021	\$500	\$25	<i>Paid</i> \$0 on 7/12/2021
Jun 2021	\$336	\$25	<i>Inaccurate</i> \$0 on 6/11/2021
May 2021	\$106	\$25	<i>Info?</i> \$0 on 5/17/2021
Apr 2021	\$0	\$0	<i>See payment</i> → \$0 on 3/11/2021
Mar 2021	\$0	\$0	<i>History</i> \$0 on 3/11/2021
Feb 2021	\$37	\$25	<i>Charg</i> \$0 on 2/15/2021

Additional info

Between Feb 2021 and Dec 2022, your credit limit/high balance was \$500



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131



Comment

Current:

Account previously in dispute - investigation complete, reported by data furnisher

Account closed at credit grantor's request.

Previous:

Account previously in dispute - investigation complete, reported by data furnisher

Dec 2022, Jan 2022 to Oct 2022



Reinvestigation Info

This item was updated from our processing of your dispute in Feb 2022.

The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details.

You can contact CAPITAL ONE at PO BOX 31293, SALT LAKE CITY , UT 84131 or (800) 955-7070



After your dispute



Account Info

Account Name	CAPITAL ONE	Balance	\$1,265
Account Number	517805XXXXXXXXXX	Balance Updated	02/17/2023
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/07/2020	Original Balance	\$500
Status	Account charged off. \$1,265 written off. \$1,265 past due as of Feb 2023.	Highest Balance Terms	\$1,265
Status Updated	11/2022	On Record Until	Feb 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	CO	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	30	60	90	120	150	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met 30 Past due 30 days

60 Past due 60 days 90 Past due 90 days

120 Past due 120 days 150 Past due 150 days

CO Charge off

Payment history guide

Charge Off as of Feb 2023, Jan 2023, Dec 2022, Nov 2022

150 days past due as of Oct 2022

120 days past due as of Sep 2022

90 days past due as of Aug 2022

60 days past due as of Jul 2022

30 days past due as of Jun 2022



Balance Histories

After

Date	Balance	Scheduled Payment	Paid
Jan 2023	\$1,265	\$0	\$0 on 4/13/2022
Dec 2022	\$1,265	\$0	\$0 on 4/13/2022
Oct 2022	\$1,236	\$41	\$0 on 4/13/2022
Sep 2022	\$1,206	\$38	\$0 on 4/13/2022
Aug 2022	\$1,180	\$38	\$0 on 4/13/2022
Jul 2022	\$1,153	\$75	\$0 on 4/13/2022
Jun 2022	\$1,089	\$72	\$0 on 4/13/2022
May 2022	\$1,027	\$57	\$0 on 4/13/2022
Apr 2022	\$981	\$25	\$0 on 4/13/2022
Mar 2022	\$545	\$41	\$0 on 2/7/2022
Feb 2022	\$485	\$25	\$0 on 2/7/2022
Jan 2022	\$256	\$0	<i>Not Fwd</i> \$0 on 12/30/2021
Nov 2021	\$477	\$25	<i>After</i> → \$0 on 11/15/2021
Oct 2021	\$464	\$25	<i>Dispute!!</i> \$0 on 10/18/2021
Sep 2021	\$459	\$25	<i>Statement</i> \$0 on 9/16/2021
Aug 2021	\$506	\$25	<i>Payments Made</i> \$0 on 8/9/2021
Jul 2021	\$500	\$25	<i>See</i> \$0 on 7/12/2021
Jun 2021	\$336	\$25	<i>PAS chart</i> \$0 on 6/11/2021
May 2021	\$106	\$25	\$0 on 5/17/2021
Apr 2021	\$0	\$0	\$0 on 3/11/2021
Mar 2021	\$0	\$0	\$0 on 3/11/2021

Additional info

Between Mar 2021 and Jan 2023, your credit limit/high balance was \$500



Contact Info

**Comment***Before***Current:**

Account previously in dispute - investigation complete, reported by data furnisher

Account closed at credit grantor's request.

Previous:

Account previously in dispute - investigation complete, reported by data furnisher

*← Inaccuracy
misleading*

Oct 2022 to Jan 2023, Jan 2022 to Aug 2022

**Reinvestigation Info**

This item was updated from our processing of your dispute in Feb 2023.

**Before your dispute****Account Info**

Account Name	CAPITAL ONE	Balance	\$798
Account Number	480213XXXXXX	Balance Updated	01/22/2023
Account Type	Business Card	Recent Payment	\$0
Responsibility	Joint	Monthly Payment	\$0
Date Opened	12/01/2020	Original Balance	\$500
Status	Account charged off. \$798 written off. \$798 past due as of Jan 2023.	Highest Balance Terms	\$798
Status Updated	09/2022	On Record Until	Dec 2028

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	—	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	30	60	90	120	150	CO	CO	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	—	—	—	—	—	—	—	—	✓

see Balance History Paid on time \$4480

✓	Current / Terms met	30	Past due 30 days
60	Past due 60 days	90	Past due 90 days
120	Past due 120 days	150	Past due 150 days
CO	Charge off		

Payment history guide

Charge Off as of Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022

150 days past due as of Aug 2022

120 days past due as of Jul 2022

90 days past due as of Jun 2022

60 days past due as of May 2022

30 days past due as of Apr 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$798	\$0	\$0 on 2/19/2022
Nov 2022	\$798	\$0	\$0 on 2/19/2022
Oct 2022	\$798	\$0	\$0 on 2/19/2022
Aug 2022	\$778	\$27	\$0 on 2/19/2022
Jul 2022	\$758	\$27	\$0 on 2/19/2022
Jun 2022	\$738	\$25	\$0 on 2/19/2022
May 2022	\$720	\$63	\$0 on 2/19/2022
Apr 2022	\$664	\$60	\$0 on 2/19/2022
Mar 2022	\$610	\$58	\$0 on 2/19/2022
Feb 2022	\$475	\$46	\$0 on 2/19/2022
Jan 2022	\$444	\$15	\$0 on 12/9/2021
Nov 2021	\$502	\$54	\$0 on 9/24/2021
Oct 2021	\$439	\$15	\$0 on 9/24/2021
Sep 2021	\$529	\$55	\$0 on 8/17/2021
Aug 2021	\$479	\$15	\$0 on 8/17/2021
Jul 2021	\$487	\$15	\$0 on 7/15/2021

Y= accurate
PA: d but
reflect 80
payment

Date	Balance	Scheduled Payment	Paid
Jun 2021	\$401	\$15	\$0 on 5/29/2021
May 2021	\$72	\$15	\$0 on 4/29/2021
Apr 2021	\$170	\$15	\$0 on 4/15/2021
Mar 2021	\$215	\$15	\$0 on 3/19/2021
Feb 2021	\$397	\$15	\$0 on 2/13/2021

*Inaccurate
Paid by
reflex
no payment*

Additional info

Between Feb 2021 and Dec 2022, your credit limit/high balance was \$500

**Contact Info**

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

**Comment****Current:**

Account previously in dispute - investigation complete, reported by data furnisher

Account closed at credit grantor's request.

Previous:

Account previously in dispute - investigation complete, reported by data furnisher

Oct 2022 to Dec 2022, Jan 2022 to Aug 2022

**Reinvestigation Info**

This item was updated from our processing of your dispute in Feb 2022.

CAPITAL ONE

Account • 517805XXXXXXXXXX



Updated

You can contact CAPITAL ONE at PO BOX 31293, SALT LAKE CITY , UT 84131 or (800) 955-7070



After your dispute

Exhibit B



Account Info

Account Name	CAPITAL ONE	Balance	\$798
Account Number	480213XXXXXXXXXX	Balance Updated	02/17/2023
Account Type	Business Card	Recent Payment	\$0
Responsibility	Joint	Monthly Payment	\$0
Date Opened	12/01/2020	Original Balance	\$500
Status	Account charged off. \$798 written off. \$798 past due as of Feb 2023.	Highest Balance Terms	\$798
Status Updated	09/2022	On Record Until	Dec 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	CO	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	30	60	90	120	150	CO	CO	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	—	—	—	—	↑	—	—	—	✓
	✓ Current / Terms met	30	Past due 30 days									
	60	Past due 60 days	90	Past due 90 days								
	120	Past due 120 days	150	Past due 150 days								
	CO	Charge off										

Current but payments made not in balance history

Payment history guide

Charge Off as of Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022

150 days past due as of Aug 2022

120 days past due as of Jul 2022

90 days past due as of Jun 2022

60 days past due as of May 2022

30 days past due as of Apr 2022



Balance Histories

After

Date	Balance	Scheduled Payment	Paid
Jan 2023	\$798	\$0	\$0 on 2/19/2022
Dec 2022	\$798	\$0	\$0 on 2/19/2022
Nov 2022	\$798	\$0	\$0 on 2/19/2022
Oct 2022	\$798	\$0	\$0 on 2/19/2022
Aug 2022	\$778	\$27	\$0 on 2/19/2022
Jul 2022	\$758	\$27	\$0 on 2/19/2022
Jun 2022	\$738	\$25	\$0 on 2/19/2022
May 2022	\$720	\$63	\$0 on 2/19/2022
Apr 2022	\$664	\$60	\$0 on 2/19/2022
Mar 2022	\$610	\$58	\$0 on 2/19/2022
Feb 2022	\$475	\$46	\$0 on 2/19/2022
Jan 2022	\$444	\$15	\$0 on 12/9/2021
Nov 2021	\$502	\$54	\$0 on 9/24/2021
Oct 2021	\$439	\$15	\$0 on 9/24/2021
Sep 2021	\$529	\$55	\$0 on 8/17/2021
Aug 2021	\$479	\$15	\$0 on 8/17/2021
Jul 2021	\$487	\$15	\$0 on 7/15/2021
Jun 2021	\$401	\$15	\$0 on 5/29/2021
May 2021	\$72	\$15	\$0 on 4/29/2021
Apr 2021	\$170	\$15	\$0 on 4/15/2021
Mar 2021	\$215	\$15	\$0 on 3/19/2021

Additional info

Between Mar 2021 and Jan 2023, your credit limit/high balance was \$500

**Contact Info**

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Date	Balance	Scheduled Payment	Paid
Mar 2021	\$0 <i>BEFORE</i>	\$0	\$0 on 2/13/2021

Additional info

Between Apr 2021 and Jan 2023, your credit limit/high balance was \$600

Between Mar 2021 and Mar 2021, your credit limit/high balance was \$300



Contact Info

Address PO BOX 31293,
SALT LAKE CITY UT 84131



Comment

Current:

Account previously in dispute - investigation complete, reported by
data furnisher

Account closed at credit grantor's request.

Previous:

Account previously in dispute - investigation complete, reported by
data furnisher

Jan 2022 to Jan 2023



Reinvestigation Info

This item was updated from our processing of your dispute in Feb
2023.



Before your dispute



Account Info

Account Name	CAPITAL ONE	Balance	\$921
Account Number	517805XXXXXXXXXX	Balance Updated	01/23/2023
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/05/2020	Original Balance	\$600
Status	Account charged off. \$921 written off. \$921 past due as of Jan 2023.	Highest Balance Terms	\$921

Status Updated

10/2022

On Record Until

Dec 2028

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	—	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	30	30	60	90	120	150	CO	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	—	—	—	—	—	—	✓	✓	✓

- ✓ Current / Terms met 30 Past due 30 days
 60 Past due 60 days 90 Past due 90 days
 120 Past due 120 days 150 Past due 150 days
 CO Charge off

Payment history guide

Charge Off as of Jan 2023, Dec 2022, Nov 2022, Oct 2022

150 days past due as of Sep 2022

120 days past due as of Aug 2022

90 days past due as of Jul 2022

60 days past due as of Jun 2022

30 days past due as of May 2022, Apr 2022

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$921	\$0	\$0 on 4/7/2022
Nov 2022	\$921	\$0	\$0 on 4/7/2022
Oct 2022	\$921	\$0	\$0 on 4/7/2022
Sep 2022	\$898	\$32	\$0 on 4/7/2022
Aug 2022	\$839	\$31	\$0 on 4/7/2022
Jul 2022	\$819	\$30	\$0 on 4/7/2022
Jun 2022	\$800	\$29	\$0 on 4/7/2022
May 2022	\$781	\$66	\$0 on 4/7/2022
Apr 2022	\$726	\$66	\$0 on 4/7/2022

Date	Balance	Scheduled Payment	Paid
Mar 2022	\$700	\$48	\$0 on 2/11/2022
Feb 2022	\$597	\$25	\$0 on 2/11/2022
Jan 2022	\$350	\$25	\$0 on 1/4/2022
Dec 2021	\$588	\$25	\$0 on 11/15/2021
Nov 2021	\$18	\$18	In Accurate!
Oct 2021	\$555	\$25	Payments
Sep 2021	\$475	\$25	Made →
Aug 2021	\$606	\$25	No Reporting!!
Jul 2021	\$576	\$25	See May
Jun 2021	\$107	\$25	C Grant
May 2021	\$4	\$4	
Apr 2021	\$9	\$9	
Mar 2021	\$0	\$0	
Feb 2021	\$115	\$25	

Additional info

Between Apr 2021 and Dec 2022, your credit limit/high balance was \$600

Between Feb 2021 and Mar 2021, your credit limit/high balance was \$300



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131



Comment

Current:

Account previously in dispute - investigation complete, reported by
data furnisher

Account closed at credit grantor's request.

Previous:

CAPITAL ONE*Exhibit C**After*

Updated

Account • 517805XXXXXXXXXX

The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details.

You can contact CAPITAL ONE at PO BOX 31293, SALT LAKE CITY, UT 84131 or (800) 955-7070



After your dispute



Account Info

Account Name	CAPITAL ONE	Balance	\$921
Account Number	517805XXXXXXXXXX	Balance Updated	02/17/2023
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/05/2020	Original Balance	\$600
Status	Account charged off. \$921 written off. \$921 past due as of Feb 2023.	Highest Balance Terms	\$921
Status Updated	10/2022	On Record Until	Dec 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	CO	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	30	30	60	90	120	150	CO	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	—	—	—	—	—	—	✓	✓	✓

Stat inaccuracy Not fixed No INV.

- ✓ Current / Terms met 30 Past due 30 days
- 60 Past due 60 days 90 Past due 90 days
- 120 Past due 120 days 150 Past due 150 days
- CO Charge off

Payment history guide

Charge Off as of Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022

150 days past due as of Sep 2022

120 days past due as of Aug 2022

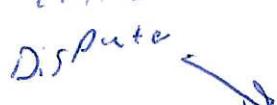
90 days past due as of Jul 2022

60 days past due as of Jun 2022

30 days past due as of May 2022, Apr 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2023	\$921	\$0	\$0 on 4/7/2022
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Nov 2022	\$921	\$0	\$0 on 4/7/2022
Oct 2022	\$921	\$0	\$0 on 4/7/2022
Sep 2022	\$898	\$32	\$0 on 4/7/2022
Aug 2022	\$839	\$31	\$0 on 4/7/2022
Jul 2022	\$819	\$30	\$0 on 4/7/2022
Jun 2022	\$800	\$29	<i>Inaccurate</i> \$0 on 4/7/2022
May 2022	\$781	\$66	<i>St. / not</i> \$0 on 4/7/2022
Apr 2022	\$726	\$66	<i>Fixed After</i> \$0 on 4/7/2022
Mar 2022	\$700	\$48	<i>Dispute</i>  \$0 on 2/11/2022
Feb 2022	\$597	\$25	<i>No Investigation</i> \$0 on 2/11/2022
Jan 2022	\$350	\$25	<i>was done?</i> \$0 on 1/4/2022
Dec 2021	\$588	\$25	\$0 on 11/15/2021
Nov 2021	\$18	\$18	\$0 on 10/28/2021
Oct 2021	\$555	\$25	\$0 on 9/30/2021
Sep 2021	\$475	\$25	\$0 on 8/28/2021
Aug 2021	\$606	\$25	\$0 on 7/12/2021
Jul 2021	\$576	\$25	\$0 on 6/11/2021
Jun 2021	\$107	\$25	\$0 on 6/1/2021
May 2021	\$4	\$4	\$0 on 5/3/2021
Apr 2021	\$9	\$9	\$0 on 4/1/2021